

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Tuesday, May 9, 2017 6:30:04 AM

These rate hikes are a disgrace. Noone can afford insurance now as it is. A better idea would be to organize a panel to find all the waste in hospital and pharmaceutical costs. Thank you. Sincerely, Joan McCoy

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Wednesday, May 10, 2017 4:44:53 PM

As a small business director I vote no to an increase. This increase will make it very difficult for my office to provide health insurance for my employees.

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Friday, May 12, 2017 9:50:35 PM

Please, no insurance rate hikes!
Wynn McDaniel, Greenwich

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Wednesday, May 31, 2017 12:46:13 PM

Insurance is becoming unaffordable for many. I have a good job but am a single mom with three children who all need insurance. You can not continue to raise rates like this as it is greatly effecting our survival. Please reconsider such increases so we can afford proper healthcare for our families.

Thank you,
Deborah Casey
133 Green Acre Lane
Fairfield, CT 06824

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Wednesday, May 31, 2017 12:48:53 PM

This increase is outrageous. I work of a boutique company that prides on paying the premium and deductible for its employees (knowing how expensive insurance can be). It will become difficult for them to continue this benefit with these large (and absurd) increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Wednesday, May 31, 2017 12:53:15 PM

I have a family of 6 and make a decent income. any further increase will severely hurt my families economic ability to stay in the state of CT and provide back to the community we live in. The continued increases are greatly effecting my ability to earn a living and provide for my family.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Wednesday, May 31, 2017 12:59:00 PM

The insurance premiums are completely outrageous already! The increases for 2018 is just absurd. My company helps me pay the premium and deductible but the insurance companies are making this difficult for them to continue that benefit.

Stop trying to kill Americans!

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Wednesday, May 31, 2017 1:01:38 PM

This absolutely absurd, how can anyone afford a 15.2% increase to there health insurance premium. They are unaffordable as it is. BUT 15.2%? There needs to be another way of doing this. My employer pays for the Premiums and deductibles right now and as a women who is supporting a family and holding the insurance you are making it impossible for my company to continue to pay these premiums and if that happens you can be assured that I wouldn't be able to afford the premiums for a family of three. How does Connecticut Health Care expect anyone to be able to afford this and how can they have any type of conscious. You will be taking health coverage away from children and people who desperately need health insurance coverage.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Wednesday, May 31, 2017 3:00:49 PM

Insurance premiums are already outrageous, and the increase for 2018 is absurd. The huge increases every year are hurting small businesses and making it very hard for them to afford to provide healthcare benefits to their employees.



State of Connecticut
SENATE
STATE CAPITOL
HARTFORD, CT 06106-1591

RECEIVED
JUN 30 2017
CONNECTICUT
INSURANCE DEPARTMENT

SENATE REPUBLICAN OFFICES

June 30, 2017

Connecticut Insurance Department
153 Market St.
7th Floor
Hartford, CT 06103

Good morning,

Please find enclosed, email testimony from constituents, received by Senator Hwang, regarding the requested increase in health insurance premiums.

Please let the Senator know if you should have any questions.

With regards,

Cindy Penkoff
Legislative Aide
Senator Hwang
860-240-8805
Cynthia.Penkoff@cga.ct.gov



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out.

1 message

PATRICK O'CONNOR <b5ernardo@yahoo.com>
Reply-To: PATRICK O'CONNOR <b5ernardo@yahoo.com>
To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Mon, Jun 12, 2017 at 3:50 PM

single payer

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>
To: B5ERNARDO@YAHOO.com
Sent: Monday, June 12, 2017 9:16 AM
Subject: 33.8 % rate hikes?!? You can speak out.

State Senator Tony Hwang

The state Insurance Department will hold hearings June 14 on requested double-digit rate increases for health insurers Anthem Health Plans and ConnectiCare Benefits Inc.

Anthem is requesting an average increase of 33.8 percent for policies marketed both on and off the state exchange, Access Health CT.

ConnectiCare has requested an average increase of 17.5 percent for policies sold exclusively on the exchange.

33.8 percent?!?

17.5 percent?!?

Here's how YOU can join ME in speaking out.

1. Members of the public can provide online comment for each rate filing through close of business July 1.
2. The online comment section at www.ct.gov/cid can be accessed by clicking on the individual rate filing. All written comments will be posted on the Connecticut Insurance Department website.
3. You may also send me your comments at Tony.Hwang@cga.ct.gov.
4. Please spread the word about these hearings to other concerned ratepayers!



Senator Hwang <senatorhwang@gmail.com>

RE: (Listen) 38.8 % CT health insurance premium hikes??? Unacceptable!

1 message

Carol Langeland <clangela@optonline.net>
To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Tue, Jun 13, 2017 at 2:06 PM

I am currently a member of Connecticare through the Exchange.

I am divorced and pay my own premiums – I have the highest deductible of \$7000 to keep my premiums below \$500 per month. (I am at \$484). I am real estate agent and therefore considered an independent contractor, not an employee of my broker. It is difficult to make a significant income as a new agent and therefore I am relying on my alimony, which will be over in a few years.

It is very sad to me that because I am healthy, I am not rewarded but instead must carry the financial “burden” of those who are not healthy with my health care insurance company. That is basically what I was told.

Please fight to NOT allow CT insurance companies to make this increase. They can find ways in their own organization to cut costs rather than make such a ridiculous increase. Inflation rates are what, 3%?

If they raise the rates to those ridiculous levels, many more healthy like myself will simply drop out. This will snowball their problem for next year. And what does that say to America – more healthy people not insured.

They need to find means other than raising prices to fatten their profit margins.

It is very sad that I have to consider leaving a job I trained and loved in favor of a state employee or other job simply for the health care benefits. What does that say about our system? We should be on the government doll in order support ourselves with benefits???

Independent contractors like RE agents don't have a union to put pressure so we must ask our leaders like you to carry our voice.

Thanks Senator Hwang.

Carol Langeland

From: Tony Hwang [mailto:Tony.Hwang@ctsenaterepublicans.com]
Sent: Tuesday, June 13, 2017 1:35 PM



Senator Hwang <senatorhwang@gmail.com>

Response to Heath Insurance Rate Increases

1 message

Peter Arakelian <krikor2446@yahoo.com>

Tue, Jun 13, 2017 at 3:19 PM

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Dear Sir,

My over 60 family member was impacted by rate increases this year and I am applied at the increases being requested for 2018. Residents will drop out of plans and go without insurance, become sicker and present themselves unable to pay for care they receive. I think Obamacare did what it intended to do and might have been a platform on which to build but legislators did not act to improve it or provide insurance companies an incentive to provide a mutual benefit. Personally, I think insurance companies would prefer to drop health insurance altogether but are otherwise making it worth their while or recovering what they claim they lost in past years. They are doing it because they can and continue to go unchallenged.

I have heard a lot of rhetoric about how regulators are driving health care costs down but little is done to prevent exorbitant premium increases. Perhaps there are imbalances in State employee benefits to share but these premium benefits may offset lower salaries when compared with industry.

I heard a remark that nothing changes in Connecticut. Are there sufficient laws in place that give our state regulators power to scale back increases? Our Governor acted to keep the insurance industry in our state but there should be some mutual benefit for having them stay here. Perhaps increased competition from foreign insurance markets is possible?

I do not think the proposed American Health Care Act is a solution especially while decisions are being made without adequate demographics and budget estimates to support it.

Thank you for listening to my comments and suggestions. I think folks are otherwise at a loss for what to ask our representatives to do.

Sincerely,

Peter G. Arakelian
New Canaan



Senator Hwang <senatorhwang@gmail.com>

insurance rate increases

1 message

Bill Keough <bill@keoughs.com>

Tue, Jun 13, 2017 at 3:44 PM

To: Tony.Hwang@cga.ct.gov

Dear Senator Hwang,

I just renewed my group health insurance for my company. It is very frustrating that each year the increases are double digit and we are getting less coverage and higher deductibles. I have to get creative to figure out ways to control the costs to my company and my employees. Raising the deductible and reducing coverage is the only way to keep costs down. However this only works if my team is healthy and does not have any major tests or procedures done.

This year we looked at all our options with our broker and could not find a better option to renewing with Anthem. Effective July 1st our increase with Anthem Blue Cross Blue Shield is 19%. There has to be a better way. As a small business I want to take care of my team by providing affordable health insurance.

Please let those who can help us know that we can't continue to absorb these unjustified increases and high deductibles.

Thank you for your time.

Sincerely,

Bill Keough

Bill Keough

President and owner

Keough's Paint and Hardware

1 Ethan Allen Highway
Ridgefield CT 06877

203-544-8379

Keough's Paint and Hardware

907 High Ridge Road



Senator Hwang <senatorhwang@gmail.com>

Fwd: 33.8 % rate hikes?!? You can speak out.

1 message

Michael Riffice <amriffice@optonline.net>

Tue, Jun 13, 2017 at 4:51 PM

To: Tony.Hwang@cga.ct.gov

Cc: Ann and Mike Riffice <amriffice@optonline.net>

Mr. Hwang-

My name is Michael Riffice and my wife, Ann, and our three children have been residents of Fairfield since 2004. Prior to that, we lived in London for 8 years so I have personal experience with universal, government provided, healthcare. I am absolutely livid about the huge rate increases that these firms have asked for and have responded to your email call to action. I have gone to the CT state site and commented. If that rate rise is approved...i won't be able to provide healthcare for my family. That should not be a choice i should have to face...

Regards,
Mike Riffice

Begin forwarded message:

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Subject: 33.8 % rate hikes?!? You can speak out.

Date: June 12, 2017 at 09:16:16 EDT

To: amriffice@optonline.net

Reply-To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

State Senator Tony Hwang

The state Insurance Department will hold hearings June 14 on requested double-digit rate increases for health insurers Anthem Health Plans and ConnectiCare Benefits Inc.

Anthem is requesting an average increase of 33.8 percent for policies marketed both on and off the state exchange, Access Health CT.

ConnectiCare has requested an average increase of 17.5 percent for policies sold exclusively on the exchange.

33.8 percent?!?

17.5 percent?!?

Here's how YOU can join ME in speaking out.



Senator Hwang <senatorhwang@gmail.com>

insurance increases

1 message

Jill <jillspt@aol.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 13, 2017 at 5:51 PM

Just don't let it happen. My long term health care premiums have soared.

Jill Kelly
William Pitt Sotheby's International Realty
251 Main Street, Southport, CT 06890
(O) 203-255-9900
(C) 203-257-9844



Senator Hwang <senatorhwang@gmail.com>

Health Insurance

1 message

Michele McLeod <rainbowsendfrm1@aol.com>

Wed, Jun 14, 2017 at 8:54 AM

To: Tony.Hwang@cga.ct.gov

My out-of-pocket monthly premium went from \$520 to \$650 from last year to this year. I have a \$6,000 deductible in addition. If there is a hike in insurance rates as being discussed, I will no longer be able to afford the cost. It will take almost a third of my monthly income. Outrageous.

Sincerely

Michele McLeod



Senator Hwang <senatorhwang@gmail.com>

Healthcare Rate Increase

1 message

Jane DeWitt <jldct01@gmail.com>

Wed, Jun 14, 2017 at 10:21 PM

To: Tony.Hwang@cga.ct.gov

Tony:

My last job was moved to Budapest, Hungary at the end of 2014. Since then I have been working as a consultant. I insure only myself. Once Cobra ran out, I had to pay \$799/month for health insurance. And starting this past January, I have been paying \$1,020/month, and even though this is supposedly the gold class of insurance, I am being nickelled and dimed to death, paying extra for x-rays, a medically-necessary splint for my broken hand, even possibly having to pay \$1,000 for shots in my knee--the same shots my mom had six months ago and paid nothing for. She is covered by Medicare and a supplemental insurance. I have never been in this position before where I am paying for premium coverage that doesn't cover everything. Thankfully I make fairly good money, but an increase of even 15% after last year's over 20% increase is too much.

I have worked hard all my life, and at age 56 am beginning to wonder if I am going to be able to afford the next ten years before I can retire. This has made it hard to put away as much money as I should for retirement and still be able to live in Fairfield county.

Please do what you can, everything that you can, to help those of us who do not get insurance through an employer. It is simply too onerous a burden for me, a single woman; I can imagine what a burden it must be to a family.

Thank you! Jane DeWitt

Sent from my iPhone



Senator Hwang <senatorhwang@gmail.com>

Regarding health Insurance

1 message

Allan Shumofsky <ashumof@optonline.net>
To: Tony.Hwang@cga.ct.gov

Thu, Jun 15, 2017 at 10:36 AM

Senator Hwang: I agree with you that 33.8% increases in health insurance premiums are difficult to stomach.

Health care funding is a mess and the fix has to be broader than complaining about insurance premiums.

Insurance is about spreading risks. One definition goes something like substituting a moderate regular expense for an irregular, and potential very large, and potentially catastrophic, expense.

I heard a discussion of health insurance where the former federal Secretary of Health and Human Services, Sylvia Burwell, stated that the annual cost of health care in the U.S. is \$10,000 per person. The question is how do we, as a nation, pay that amount to the health care providers. Employers pay some. The federal, state, and local governments pay some. Individuals pay some. Some of the money is filtered through private health insurance companies. The payments for many services is through more than one source. Health care providers need to have staffs to deal with each of the various payers. And the payers have staffs to try to minimize what they pay out.

Some health care expenses are brought on by risky personal behavior of the patient.

Who should pay for the services? Who should pay for the research to advance medical care?

Just saying that the cost of insurance is too high is only the beginning of the discussion. What are the potential solutions? "Single payer" is the solution that many nations utilize. Many of those plans ration care by one means or another, and furthermore do not encourage innovation and research.

The costs are always passed to the population whether through taxation, higher costs for goods, or lower wages.

What is your proposal?

Allan P Shumofsky



Senator Hwang <senatorhwang@gmail.com>

Healthcare Insurance Rates - Please Fight Any Increase

1 message

Verified ? <forgionejohn@hotmail.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Thu, Jun 15, 2017 at 11:19 AM

Tony,

Thank you for your service and the information that you provided about proposed insurance rate increases. Please note, I am outraged at the current state of my insurance costs. My rates have increased every year for the past 15 years, despite Obama and his lies that my insurance rates would decrease under the Obamacare health plan. ...sincerely, it's another government lie, and a failure to the majority of taxpayers and hard working citizens.

I currently pay nearly \$20,000 annually to insure my family of 5. If my insurance rates increase once again, it will jeopardize my ability to pay and continue to live in Easton. Health insurance already consumes more than 20% of my annual income, and is my largest single annual expense.

As one of your constituents, I implore you to fight this increase, and to work with your colleagues in the state legislature to improve the healthcare system.

Thank you,

John Forgione

7 Wyldewood Road

Easton, CT 06612



Senator Hwang <senatorhwang@gmail.com>

Re: (Listen) 38.8 % CT health insurance premium hikes??? Unacceptable!

1 message

yantee@aol.com <yantee@aol.com>
To: Tony.Hwang@ctsenaterepublicans.com

Thu, Jun 15, 2017 at 4:39 PM

Tony As long as CEOs of insurance companies are making huge salaries, the healthcare of Americans is not a priority; not covering people is a priority. Insurance companies are ruthless profiteers. I am a supporter of public insurance option, or Medicaid expansion. I don't know why Americans can't get over their obsession with no government involvement. The government does lots of good things and with a public option the pool of people covered would be huge. The repeal of the affordable care act is a travesty, a lot of talk no commonsense. Obama took a first step; we need to continue to improve it not repeal it. I understand you are not a U.S. senator but a state one, nevertheless rolling back federal Medicaid coverage will affect the state. If someone could make the argument clearly and succinctly, we might get somewhere. Sincerely, Stina

-----Original Message-----

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

To: yantee <yantee@aol.com>

Sent: Tue, Jun 13, 2017 1:34 pm

Subject: (Listen) 38.8 % CT health insurance premium hikes??? Unacceptable!



Please listen to and share the attached interview. Send me your comments at Tony.Hwang@cga.ct.gov .

Visit www.SenatorHwang.com for more info!

<https://audioboom.com/posts/6011994-brad-dan-june-13-2017-sen-hwang-concerned-with-proposed-premium-hikes>

Connect with Tony:  

SenatorHwang.com | [About Tony](#) | [Newsroom](#)



Senator Hwang <senatorhwang@gmail.com>

Proposed 34% Health Insurance Rate Hikes

1 message

Ellen Jacob <dancingusa@optonline.net>

Fri, Jun 16, 2017 at 7:50 AM

To: Tony.Hwang@cga.ct.gov, "Rep. Kupchick, Brenda" <brenda.kupchick@cga.ct.gov>, Laura Devlin <laura.devlin@cga.ct.gov>

6/16/17

Dear Tony, Brenda & Laura:

Re: Proposed 33.8% health insurance rate hikes bill

Thanks for keeping us informed and for the opportunity to speak out.

After reading your legislative reports this spring, I scarcely know where to begin. We who love this town and state are experiencing an all-out assault on our traditional right to self-rule, to say nothing of the outright suicidal tax policies, constant insurance, utility and cost of living hikes coming out of Hartford, with no substantial attempt to cut costs except dump them on hardworking suburban towns like ours.

It seems the CT legislative majority and Governor Malloy are actively trying to drive out tax-paying residents and businesses, or to bleed us out financially, trapped in a state which has become a fiscal joke, the next Puerto Rico.

If I sound angry, I am.

Please continue to do everything you can to stop this insanity.

Ellen Jacob
Fairfield, CT



Senator Hwang <senatorhwang@gmail.com>

Our testimony on health insurance rate increases

1 message

Alyssa Israel <Alisrael@sbcglobal.net>
To: tony.hwang@cga.ct.gov

Fri, Jun 16, 2017 at 9:28 AM

Our health insurance premiums and deductibles have more than doubled since 2012!

Say "No" to Anthem and Connecticare rate increase requests!

Date: June 16, 2017
To: Connecticut Insurance Department
From: Fred Israel, Electrical Engineer, Small Business Owner
 Alyssa Israel, Public Health Consultant
 679 Rowland Road, Fairfield, CT 06824

Year	Pre-Obamacare Plan	Deductible	Monthly Premium	Yearly Premium	Percent Increase From Prior Year
2012	Anthem BC/BS HSA	\$8,000	\$339	\$4,068	N/A
2013	Anthem BC/BS HSA	\$8,000	\$382	\$4,584	11%

2014	Anthem BC/BS HSA	\$8,000	\$398	\$4,776	4%
	Obamacare CT Exchange Plan				
2015	Connecticare Bronze HSA	\$16,000	\$629	\$7,548	58%
2016	Connecticare Bronze HSA	\$16,000	\$669	\$8,028	6%
2017	Connecticare Bronze HSA	\$18,400	\$893	\$10,716	33%

- Our premiums and deductible have **more than doubled since 2012**. We do not qualify for subsidies and this is the cheapest plan we could find.
- As small business owners, we cannot afford these extremely high and unanticipated health insurance rate increases.
- Our incomes certainly do not increase by 17.5% or 33% each year, the rate hikes requested by Connecticare and Anthem respectively. Therefore, our health insurance should not increase by this much either.
- We definitely do not earn \$16.5 million like Anthem CEO Joseph Swedish, or have the ability to give ourselves a 21% salary hike from the previous year. <http://nypost.com/2017/03/20/anthem-ceos-3m-salary-hike-draws-criticism-from-wall-street/>. <http://c-hit.org/2013/06/10/top-execs-at-big-five-health-insurers-each-pull-in-millions/>

Alyssa Israel

679 Rowland Road, Fairfield, CT 06824

Cell: (203) 685-5835 Fax: (203) 256-1779

alisrael@sbcglobal.net



Senator Hwang <senatorhwang@gmail.com>

Insurance rate increase

1 message

Claudio Fratarcangeli <claudiofr@yahoo.com>

Fri, Jun 16, 2017 at 5:27 PM

Reply-To: Claudio Fratarcangeli <claudiofr@yahoo.com>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

I saw your video and really appreciate your effort in fighting the rate increases.

However, I took issue with your swipe against the ACA.

Prior to the ACA I had trouble getting insurance at all due to pre-existing conditions.

In addition, the ACA provided coverage to 20 million people a year who could never afford insurance of any kind previously.

A Harvard study estimated that 40,000 people die every year due to lack of health insurance (equivalent to about 13 9/11's per year, year in year out).

Are we saying that we can't afford to save 100's of thousands of American lives?

The ACA was flawed as to be expected of any new legislation that tries to solve a very difficult problem.

I'm an independent who votes both parties,
but if the republican congress didn't waste the last 7 years trying to repeal the ACA without a replacement and instead focused on repairing it,
we wouldn't be in the mess we are in today.

By voting to repeal without replacement 70 times over the last 7 years, they effectively proved themselves to be no better than mass murderers
(sending 40,000 people to their death every year).



Senator Hwang <senatorhwang@gmail.com>

Unaffordable Health Insurance

1 message

Nate Yordon <nyordon@capossela.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Tue, Jun 20, 2017 at 7:25 AM

Dear Sen. Hwang

I read your piece in "Where I Stand" in The Hour this morning. And I ask you where do you stand? Being against rate increases is nice, but what is your plan? Blame the ACA? We had 30% rate increases before the ACA and will have them after the ACA is destroyed by your party. We have your party in Washington to thank for the proposed 33% increases as a result of their continued efforts to sabotage it. I find your piece to be shameless pandering and typical GOP you can have something for nothing promises. You need to be for something. You need to have solutions.

The ACA has made health coverage affordable and accessible for many people I know, including at least one person who it is keeping him alive. I think that is worth it and no it is not supposed to be "affordable" for everyone. It costs money to provide coverage for everyone with no preexisting condition exclusions. And I would submit that a lot of folks who say it is not "affordable" can very well afford their contribution to the cause through the investment tax.

As your constituent I ask you to please share my view with the committee that we need a single payer system. Plain and simple.

And yes I don't like the rate hikes, but what is your plan? You can't just be against them. You should present reasons why they are not necessary. If the system is broken how do you propose to fix it and still provide coverage to all, not just those who can afford it?

Thank you,

Nathaniel Yordon
67 North Street
Easton, CT 06612



Senator Hwang <senatorhwang@gmail.com>

Hwang Web Site Contact

1 message

Mollie Melbourne <molliemelbourne@sbcglobal.net>
To: tony.hwang@cga.ct.gov

Tue, Jun 20, 2017 at 10:24 AM

First Name

Mollie

Last Name

Melbourne

Email Address

molliemelbourne@sbcglobal.net

Phone Number

(860) 308-0826

Mailing Address

78 Gould Ave

City

Fairfield

State

Connecticut

Zip Code

06824

Issue

Other

Message

I live in your district and I am asking you to please protect Connecticut's HUSKY program - do not change the income limits or add cost-sharing!

Changes being considered in CT would lower the income limit for parents on HUSKY A - kicking 9,500 people off of health insurance. Other proposals include adding cost-sharing, which would mean many people would go without health care.

With all of the potential changes to health care on the federal level, Connecticut policymakers must protect our residents' health care.

Please keep HUSKY A as-is!



Senator Hwang <senatorhwang@gmail.com>

CT Health Insurance Increase

1 message

bhamilton2508@sbcglobal.net <bhamilton2508@sbcglobal.net>Tue, Jun 20, 2017 at 12:42
PM

To: Tony.hwang@cga.ct.gov

Hello Tony,

Thanks for the editorial regarding the plan for two CT major health providers to increase their rates over 33.8 percent. I read your write-up in the Danbury News Times today. I strongly object to these outrageous increases. They are above and beyond anything reasonable and in my estimation are simply not justifiable.

I'm a recent retiree and in my final years of employment I never received more than a 2-3% annual salary increase. How on earth can these companies inflict such an outlandish increase on any of us, much less those of us living on a fixed income?

Regarding your comments pertaining to the Affordable Care Act, I would like to add that while I was working, my health insurance costs rose considerably even though I had company coverage. The costs got so high that the company had to move exclusively to a health savings account high deductible environment. They had to do away with traditional health care because the costs were prohibitive. I've heard people say that employed workers were unaffected by this act. I had an experience quite contrary to that statement.

Now I'm saddled with Medicare and supplements and sadly, the coverage is anything but great. More expense, less coverage and more aggravation.

I would be in total agreement with the idea of privatizing health care. But that would require people to take care of themselves and to have a plan. Not likely to happen in today's world of entitlement thinking.

Thank you for what you do. It's nice to have people in government who are the voice of reason.

With much appreciation,

Brenda Hamilton



Senator Hwang <senatorhwang@gmail.com>

Hwang Web Site Contact

1 message

Joseph DiCristina <dicrisjo@netzero.net>

Tue, Jun 20, 2017 at 12:44 PM

To: tony.hwang@cga.ct.gov

First Name

Joseph

Last Name

DiCristina

Email Address

dicrisjo@netzero.net

Phone Number

(203) 304-1033

Mailing Address

24 Ashford Lane

City

Newtown

State

Connecticut

Zip Code

06470

Issue

Other

- Yes, I would like to receive legislative updates from Senator Hwang.

Message

Senator Hwang,

I read your commentary "David vs Goliath: Unaffordable health insurance" today in the News-Times. I am against double digit percentage rate hikes for insurance companies. I could not take a day off to drive to Hartford and speak directly to Insurance Regulators. Please convey my opinion against these rate hikes. Thank you.



Senator Hwang <senatorhwang@gmail.com>

Health Care

1 message

Jodie Moriarty <mettamassagebyjodie@aol.com>

Tue, Jun 20, 2017 at 5:12 PM

To: Tony.Hwang@cga.ct.gov, joe_dunn@murphy.senate.gov, Senator@blumenthal.senate.gov

Dear Sirs:

I am in the process of contacting all of Connecticut's representatives both Democrat and Republicans. I feel that this is an issue that affects us all.

I am one of those unfortunates that is between ages 50 and 64. I am also an independent contractor. Meaning I pay for my own health care. I've read in the papers (yep, actual newspapers) that for those of us on the exchanges (Blue Cross Blue Shield is the only option in CT) we can see increases between 32 and 51%. That would mean I pay more for health insurance than I do for rent. Kinda ridiculous no?

While I feel The Affordable Care Act has its flaws (I call them growing pains) it was at least something so that I could afford coverage. It was a step in fixing it. since when did it become a bad word to compromise and work things out between our leaders? It is the wise person who knows how to work with others and not see it as weakness. Talk to the real winners of this mess - the insurance companies. Figure it out.

Here's my concern depending on what happens with TrumpCare (and let's be fair - Obama got stuck with the monicker and ultimately President Trump will be held responsible) what happens if I cannot afford the options put forth? What happens if I have to save money for health care and have a gap in coverage? Am I then penalized when I can find affordable healthcare?

I doubt that anyone has read this far. Maybe an office person - an administrator of some sort. Well, thanks for reading. I wonder what kind of health care options you will have. It's my feeling that all of our elected officials should have the same options as I do.

I thank you for your public service. It is not an easy road these days. I don't expect more than a form letter in return. Maybe to boost employment you could hire someone to actually correspond with your constituents. Silly me.

~ Jodie Moriarty
Citizen

Sent from my iPad



Senator Hwang <senatorhwang@gmail.com>

Health Insurance Rates

1 message

Elayne Morse <layniem@aol.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 20, 2017 at 7:25 PM

Help, My name is Jeff and I work for a small business and this year my Connecticare policy is going up 25%. We are a family of 3 and our health insurance costs \$30,000 a year. This is totally unaffordable. I am an arborist and health insurance now costs more than half of my salary. I am very upset by this and discouraged. If you can help in anyway it will be greatly appreciated. Thank you very much.
Sent from my iPad



Senator Hwang <senatorhwang@gmail.com>

Hwang Web Site Contact

1 message

Lisa Fournier <lisafournier@att.net>

Thu, Jun 22, 2017 at 6:26 AM

To: tony.hwang@cga.ct.gov

First Name

Lisa

Last Name

Fournier

Email Address

lisafournier@att.net

Phone Number

(203) 332-0882

Mailing Address

1331 Merritt St

City

Fairfield

State

Connecticut

Zip Code

06825

Issue

Other

Message

I live in your district and I am asking you to please protect Connecticut's HUSKY program - do not change the income limits or add cost-sharing!

Changes being considered in CT would lower the income limit for parents on HUSKY A - kicking 9,500 people off of health insurance. Other proposals include adding cost-sharing, which would mean many people would go without health care.

With all of the potential changes to health care on the federal level, Connecticut policymakers must protect our residents' health care.

Please keep HUSKY A as-is!



Senator Hwang <senatorhwang@gmail.com>

From a Weston constituent regarding proposed health care legislation

1 message

Amy Sanborn <yukon125@aol.com>

Fri, Jun 23, 2017 at 11:09 AM

To: tony.hwang@cga.ct.gov, Toni.Boucher@cga.ct.gov, adam.dunsby@housegop.ct.gov

This is from Amy Sanborn in Weston.

I am looking at some of the information on the proposed health care legislation. I am terribly distressed about the possibility that States might be able to get waivers to reduce the coverage for mental health benefits. It also looks like Medicaid might not have to cover mental health after 2019. Reaching out to CT representatives in Washington might be useless as they are in the minority. Is there anything you can do to see that these provisions are not implemented? These are some of our most vulnerable residents. I speak from my personal experience with a son who is coping with mental illness who currently receives his insurance through the CT exchange at full price to receive the best coverage.

What is the best way to approach the Republican majority in Washington? Can one person make difference? I know NAMI is involved, but they may be viewed as "just another lobbyist." If these folks are denied coverage it will either drain their parents assets which may be needed to support them when we are gone (if one is so fortunate) or result in more folks going off their medications and not seeking help from mental health professionals in times of duress to the detriment of society as a whole.

Any thoughts you may have would be appreciated.

Amy Sanborn
Weston, CT



Senator Hwang <senatorhwang@gmail.com>

Healthcare

1 message

Cynthia Mcdonald <coopery@optonline.net>

Sun, Jun 25, 2017, at 1:56 PM

To: tony.hwang@cga.ct.gov

Mr Hwang,

Responding to your Fairfield Citizen online article.

After the Republicans have almost certainly killed the ACA, instead of working to fix it, they have come up with a draconian healthcare bill that will kick 23 million people off of insurance. It will cut Medicaid 880 billion dollars. It will have penalties for preexisting conditions, older Americans, even being a woman. All for a massive tax benefit for mega wealthy Americans, CEOs and huge corporations. Perhaps Senator Hwang would address the Republican healthcare plan that has been written in secrecy and far from debate or transparency. To attack the ACA during the crisis of Republicans attempting to shove through a plan with no debate that is hated by medical groups like AARP, AMA, hospitals, etc. is being tone deaf to the righteous anxiety of his constituents.

As Republicans, we are deeply outraged by the actions of the Republicans approach to Americans healthcare. This is an attack on our Country. Perhaps you should support your constituents and not blindly follow a misguided party line.

Sincerely,

Cynthia McDonald
893 Sasco Hill Road
Fairfield, CT<http://www.nbcnews.com/health/health-care/just-about-every-major-medical-group-hates-gop-health-care-n776001>

Sent from my iPhone



Senator Hwang <senatorhwang@gmail.com>

my opposition to health insurance hikes in CT

1 message

Marc W. Halpert <marchalpert@yourbestinterestonline.com>
To: Tony.Hwang@cga.ct.gov

I want to voice my personal concern over the proposed outrageous hikes to health insurance premiums and deductibles in the coming year, after so many in a row in past years.

My wife and I are 60+ year old small business owners in Fairfield; we pay our own premium + deductible costs totaling \$30,000 a year which are already straining our ability to afford hea

This insanity has to stop! I cannot raise my prices enough to keep up with this. Even if I were able, I would be abusing my customers.

I have caught my insurance company paying a hospital 2x the price of a listed covered service was "because it was the contracted rate." The insurance system is badly broken and needs

I know you are on the record as opposing the greedy increases in premiums but I fear it will squeak by and be approved and price me out of the ability to obtain health insurance at a pri for me as we make too much to qualify.

I cannot wait for Medicare, if the Feds don't ruin that too!

Keep fighting for us and speaking out for small business owners!

Marc W. Halpert

Your Best Interest - & giving
Managing Partner



203.373.0875
marchalpert@gmail.com
linkedin.com/in/marchalpert
PO Box 320045
Fairfield, CT 06825-0045
yourbestinterestonline.com





Senator Hwang <senatorhwang@gmail.com>

Healthcare Fiasco

1 message

Roger Blose <roger.blose@snet.net>

Mon, Jun 26, 2017 at 10:42 AM

Reply-To: Roger Blose <roger.blose@snet.net>

To: "tony.hwang@cga.ct.gov" <tony.hwang@cga.ct.gov>

Hello Tony,

You are right about the stress and cost of the current OBAMA healthcare crisis. Our health insurance cost have gone beyond belief and we are very concerned about next year. With pre-existing conditions, mid 60's age, my wife and I are being beaten everyday. We had Aetna insurance last year until they left the State. We now have Anthem B/C and are paying **\$1700/month**. That translates to **\$20,400 per year** with \$7K deductibles per person. A 33.8% increase would mean **\$27,295 per year** if they even offer new coverage! I have also been turned away from my urologist because they do not accept Anthem. So I go without instead of paying \$400 per office visit to check on my past prostate cancer progress. It doesn't matter much anyway since my \$7000 deductible is never met.

The bottom line is that my wife and I may have to go without any coverage next year and hope that we do not get sick, hurt in an accident, or worse as we watch this mess roll forward thanks to the OBAMA legacy disaster. With no increase for Anthem, they may choose to follow Aetna out of our state and collapse the remaining carrier. Good luck in the fight!

Warm regards, Robin and Roger Blose of Fairfield.



Senator Hwang <senatorhwang@gmail.com>

ACA

1 message

Greg Alprin <greg@gregalprin.com>

Mon, Jun 26, 2017 at 9:49 PM

To: Tony.Hwang@cga.ct.gov

Hello Tony

I recently read your article about the ACA and the people you represent. I am one of those people. Family of 4, living in Fairfield.

I understand you oppose the ACA, which is a very easy position to have, especially being a republican representative.

My question is what do you stand for? What suggestions do you have? Besides simple opposition is there anything constructive you might be able to add to your article looking for feedback?

What's your stance on Medicaid? pre existing conditions? Planned parenthood? Opioid addiction and treatment?

Help me understand how exactly how you are working towards a sensible solution.

Looking forward to hearing back

Thanks!

Greg Alprin
203 216 7367



Senator Hwang <senatorhwang@gmail.com>

rate hike

1 message

Jordan Lustig <jlustig@beckerzowine.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Tue, Jun 27, 2017 at 12:05 PM

The Anthem percentage ,in particular, is ridiculous . They pay medical fees to providers based on carriers own fee schedule. As I have suggested in a previous email, it appears this would be their attempt to garner support for the end of Obamacare. Jordan Lustig, Surrey Lane, Fairfield.

JORDAN R. LUSTIG

Law Offices of Becker & Zowine LLC

3296 Main Street

Bridgeport, CT 06606

203-374-1173

203-371-0498 (fax)

THIS ELECTRONIC MESSAGE CONTAINS INFORMATION FROM THE LAW OFFICE OF BECKER & ZOWINE LLC, WHICH MAY BE CONFIDENTIAL, PRIVILEGED OR OTHERWISE PROTECTED FROM DISCLOSURE. THIS INFORMATION IS INTENDED TO BE USED SOLELY BY THE RECEIPIENT(S) NAMED. IF YOU ARE NOT AN INTENDED RECEIPIENT, BE AWARE THAT ANY REVIEW, DISCLOSURE, COPYING, DISTRIBUTION, OR USE OF THIS TRANSMISSION OR ITS CONTENTS IS STRICTLY PROHIBITED. IF YOU HAVE ANY QUESTIONS OR HAVE RECEIVED THIS TRANSMISSION IN ERROR, PLEASE NOTIFY OUR OFFICE IMMEDIATELY OR AT THE REPLY EMAIL ADDRESS AND DELETE THIS MESSAGE. THANK YOU FOR YOUR COOPERATION.



Senator Hwang <senatorhwang@gmail.com>

INSURANCE

1 message

Edward Jachimowski <edwardjachimowski@yahoo.com>
Reply-To: Edward Jachimowski <edwardjachimowski@yahoo.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Tue, Jun 27, 2017 at 11:40 AM

NO-----NO-----NO-----TO INSURANCE RATE HIKES-----



Senator Hwang <senatorhwang@gmail.com>

Rate hikes

1 message

Dorothy Zweibaum <zweibaum@msn.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Tue, Jun 27, 2017 at 11:36 AM

I am not personally affected by these rate hikes but I think they're awful
Sent from my iPhone



Senator Hwang <senatorhwang@gmail.com>

As a Connecticut tax paying resident, I kindly request to please vote "No" to any and all rate hikes!

1 message

drbacwilson <drbacwilson@sbcglobal.net>

Tue, Jun 27, 2017 at 11:34 AM

To: Tony.Hwang@cga.ct.gov

As a Connecticut tax paying resident, I kindly request to please vote "No" to any and all rate hikes! Thank you.

Sent via the Samsung Galaxy S@6 active, an AT&T 4G LTE smartphone



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

sheilaconeill@aol.com <sheilaconeill@aol.com>
To: Tony.Hwang@ctsenaterepublicans.com

Tue, Jun 27, 2017 at 11:42 AM

No rate increase PLEASE!!!! Sheila O'Neill. Bridgeport

-----Original Message-----

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>
To: sheilaconeill <sheilaconeill@aol.com>
Sent: Tue, Jun 27, 2017 10:18 am
Subject: 33.8 % rate hikes?!? You can speak out...through Friday.

State Senator Tony Hwang

CROPHwang 2017-06-14 Insurance Rate Hike
Testimony 15 of 17

Health insurer Anthem is requesting an average increase of 33.8 % for policies marketed both on and off the state exchange, Access Health CT.

Yes, 33.8 %.

Health insurer ConnectiCare has requested an average increase of 17.5 % for policies sold



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

Dennis LaPak <dslapak@yahoo.com>

Tue, Jun 27, 2017 at 11:48 AM

Reply-To: Dennis LaPak <dslapak@yahoo.com>

To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

For sure - NO Rate HIKES! Good grief....can barely afford to live in this state as it is. Enough already.

Thank you

Dennis LaPak
Newtown

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

To: dslapak@yahoo.com

Sent: Tuesday, June 27, 2017 11:19 AM

Subject: 33.8 % rate hikes?!? You can speak out...through Friday.

State Senator Tony Hwang

CROPHwang 2017-06-14 Insurance Rate Hike
Testimony 15 of 17



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

GusmanRAM@aol.com <GusmanRAM@aol.com>

Tue, Jun 27, 2017 at 12:20 PM

To: Tony.Hwang@ctsenaterepublicans.com

Cc: tony.hwang@cga.ct.gov

Hi Tony, It may sound awful but maybe it is for the better to let the health care costs go so high that no one can purchase health insurance any more....and let OBAMA CARE go bust and collapse on its own weight rather than try to Band-Aid it for a year at a time, what Nancy Pelosi and Barrack shoved down our throats....7 years ago....so this is a thought from a deplorable fed-up retired tax payer who always paid his own way thru life....

Tony concentrate on what Molloy is trying to shove down the taxpayers throats because of his own failure as a Governor. Friday is the dead line for the CT State budget....forget about the premiums for now, you need to keep your eye on what the Democrats are trying to do to save their asses....and get re-elected... this is their mess why are you trying to fix their mess??

No three month mini budget extension.....don't let Molloy do this....

Paul Gustavson
37 Old Spring Rd
Fairfield, CT 06824
203-254-8002

In a message dated 6/27/2017 11:18:50 A.M. Eastern Daylight Time,
Tony.Hwang@ctsenaterepublicans.com writes:

State Senator Tony Hwang



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

Bud Morten <budmorten@aol.com>

Tue, Jun 27, 2017 at 12:45 PM

To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>, tonyhwangct@gmail.com

Tony, How can you beat up on a private company that is trying to deal with the conditions and circumstances created by government? Bud

Sent from my iPhone

On Jun 27, 2017, at 11:18 AM, Tony Hwang <Tony.Hwang@ctsenaterepublicans.com> wrote:

State Senator Tony Hwang

CROPHwang 2017-06-14 Insurance Rate Hike
Testimony 15 of 17

Health insurer Anthem is requesting an average increase of 33.8 % for policies marketed both on and off the state exchange, Access Health CT.

Yes, 33.8 %.

Health insurer ConnectiCare has requested an average increase of 17.5 % for policies sold exclusively on the exchange.

Yes, 17.5 %.



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

Bruce Monte <bruce.monte@gmail.com>

Tue, Jun 27, 2017 at 1:03 PM

To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Tony, please let me know if you'd like to discuss the underlying drivers of these rate hikes. Simply saying "*No rate hikes*" is a shallow and uninformed reaction to this country's health care crisis--though it's a sound bite that will likely resonate with many of your constituents. In addition, the U.S. Senate's version of the healthcare reform bill is likely to exacerbate these increases in the future, so there's more bad news coming in the future if this bill is signed into law.

I believe that a more productive approach for you as a legislator would be to engage in a dialogue with Anthem and Connecticare to understand the factors leading to their rate hike proposals, and to work with them try to address the underlying flaws in the system.

Tony, I'm not sure how familiar you are with my background. After spending nearly two decades as a consulting actuary, I have been working in Corporate Benefits for the past 12 years, where I have been responsible for designing and purchasing health benefits for my employees for the past eight years or so. During that time, I worked for PepsiCo, where we covered nearly a quarter of a million Americans in our health plans; for Morgan Stanley; and for UnitedHealth Group, where I oversaw about \$1 billion in annual medical spend for our U.S. employees and their family members. (Note that, while working for UnitedHealth Group, I was not working for UnitedHealthcare as an insurer; I had an internal HR role leading the Benefits function for our employees.) Like almost all large employers, all of these companies have self-funded their medical benefits (meaning that they did not purchase insured benefits for employees, whether on- or off-exchange); nonetheless, these roles have given me a great deal of insight into the workings of the U.S. healthcare system.

I believe that the U.S. healthcare crisis is the most important challenge facing our generation. Healthcare plays a vital, deeply personal role for every American; and from an economic perspective, it places an incredible drain on individuals, families and companies. (According to the Kaiser Family Foundation, in 2015, about 54% of all Americans covered by a health plan receive their coverage through their employer (and the percentage in Connecticut was slightly higher).) The primary reason that I joined UnitedHealth Group was to play a larger role in addressing this crisis.

If you're interested, I'd love to sit down with you and talk healthcare. We need to make sure that health care is affordable and accessible for all Americans, and that includes ensuring that health insurance is affordable and sustainable. Send me a note at bruce.monte@gmail.com, or call me at 203-257-8712, if you'd like to get together for a cup of coffee sometime.

- Bruce.

P.S. Thanks again for working with the SVA to organize the recent traffic forum. It was a very good event, although only sparsely attended. (Next time, the SVA will have to publicize the event better.)

On Tue, Jun 27, 2017 at 11:18 AM, Tony Hwang <Tony.Hwang@ctsenaterepublicans.com> wrote:



Senator Hwang <senatorhwang@gmail.com>

Health Insurance - no rate hikes

1 message

Den N <Dennie155@hotmail.com>

Tue, Jun 27, 2017 at 1:35 PM

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Hello Tony,

Please continue your efforts on NO rate hikes. Insurance rates are way too high and they do not need to be any higher.

Thanks,

Dennis Nichols

Danbury, CT



Senator Hwang <senatorhwang@gmail.com>

Anthem and ConnectiCare increases

1 message

Barbara Ann Cavanaugh <bacav@optonline.net>

Tue, Jun 27, 2017 at 2:30 PM

To: Tony.Hwang@cga.ct.gov

I want both of the above health insurers to back off of their proposed health insurance increases. They'll be hurting people who need health insurance, but can't afford it because of such unnecessary increases. The word is, NO!

Barbara-Ann Cavanaugh

Westport, CT 06880

Thank you for all of your dedicated work for Connecticut citizens, Tony.



Senator Hwang <senatorhwang@gmail.com>

RE: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

Dan <dan.pengue@gmail.com>

Tue, Jun 27, 2017 at 6:02 PM

To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Before you do a ready, fire, aim and conclude that this increase is not necessary, you first need to do the analysis. Are these increases consistent with the historical loss pool? What was the expected loss rate vs actual loss? Is the risk distribution of the pool consistent with the expected distribution?

Insurance companies by law must remain solvent and unless these increases are going straight to their bottom line, I would suspect that they are required for them to remain solvent.

In my business experience you generally need to ask 4 – 5 whys before you get close to understanding the root cause. Have you asked the 5 whys and do you fully understand the drivers behind these proposed increases? Unless you have done this work, quite frankly you have no idea whether or not these increases are appropriate

This is the second request I have sent to you. Can you please provide me with the analyses that you have done that support your conclusion these increases (albeit outrageous) are totally unnecessary. Thanks.

Dan Pengue

From: Tony Hwang [mailto:Tony.Hwang@ctsenaterepublicans.com]

Sent: Tuesday, June 27, 2017 11:19 AM

To: dan.pengue@gmail.comour

Subject: 33.8 % rate hikes?!? You can speak out...through Friday.

State Senator Tony Hwang



Senator Hwang <senatorhwang@gmail.com>

Anthem and Connectcare

1 message

soulcityrb@att.net <soulcityrb@att.net>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Tue, Jun 27, 2017 at 10:45 PM

NO to rate hikes. Enough is enough! People all over are loosing their coverage and cannot afford to pay for it. They will simply not have health care! Then the burden is on the state and federal government. Then everyone's taxes goes up to pay for it. Health Insurance companies are greedy!



Senator Hwang <senatorhwang@gmail.com>

anthem rate hikes

1 message

Susan Holms <sholmsie17@gmail.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 11:47 PM

I am protesting vigorously the hikes being proposed by Anthem and Connecticare. I am a self employed 63 yo female and I have been purchasing individual plans for 21 years and I am horrified by the cost of insurance, These premiums and deductibles have become obscene . There is nothing else in our consumer world like it. Our lives are held hostage by these companies and we have no recourse but to bent to their will.

Susan Holms LCSW
6 Hanover Road
Newtown



Senator Hwang <senatorhwang@gmail.com>

No insurance increase this year.

1 message

Edward Lane <laneedward@sbcglobal.net>

Tue, Jun 27, 2017 at 8:58 PM

Reply-To: Edward Lane <laneedward@sbcglobal.net>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

We need private insurance from cross State lines to make it competitive. Obama care is a no show as written. People need to be sure no increase would be allowed to be higher than Govt. cost of living figures.

Ed Lane

Fairfield, Ct.



Senator Hwang <senatorhwang@gmail.com>

Second time around...

1 message

Michael Riffice <amriffice@optonline.net>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 3:54 PM

Tony...

Please put in a vociferous "NO RATE HIKES!" statement from Ann and Mike Riffice from Fairfield. I am self-employed and have gone through 3 different providers in as many years. Anything you can do to assist this please let me know.

Kind regards,
Ann and Mike Riffice
+1-203-615-8397



Senator Hwang <senatorhwang@gmail.com>

NO TO RATE HIKES!!!

1 message

Matt <mattpsmith2000@aol.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 3:52 PM

Are we going to get a 17.5% to 33.8% increase in benefits? NOOOOO!

NO TO RATE HIKES.

Matt Smith - Fairfield



Senator Hwang <senatorhwang@gmail.com>

No to rate hikes

1 message

Doreenk <doreenk@optonline.net>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 3:39 PM

Tony,

Thank you once again for being the voice of the people. Insurance companies cannot keep hiking rates and drug manufacturers cannot keep overpricing medications. These are two of the biggest issues with our healthcare.

Sincerely,
Doreen K Battimelli

Sent from my iPhone



Senator Hwang <senatorhwang@gmail.com>

Health Care

1 message

AndMy@aol.com <AndMy@aol.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 3:17 PM

Tony

These rates are excess, just another reason to leave Ct.
Kindly follow up of history of rate increases.

Stuart Anderson
50 Smedley rd
Fairfield



Senator Hwang <senatorhwang@gmail.com>

(no subject)

1 message

Cary /Len Peterson <lenlenp@yahoo.com>

Tue, Jun 27, 2017 at 3:11 PM

Reply-To: Cary /Len Peterson <lenlenp@yahoo.com>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

The proposed increases may be unaffordable but that does not make them necessarily outrageous. If the explanations and proffered evidence do not provide convincing support, might we not then expect the reviewing authority to do its job and make appropriate modifications in its award? I am troubled by the implication that the public bully the commission into reducing the rate increase to some "affordable" level regardless of the merits of the insurer's request. Perhaps you have already made a detailed study of the record and can offer us documented proof to uphold your position. If not, why not let the proceeding play out? Should the resulting findings and determination truly be outrageous, is the award not subject to judicial review and possible reversal on appeal?

I hold no brief for the insurance companies and have no stake in the outcome of the contest but your position seems a little like political grandstanding. As a longtime Republican and advocate for most party positions, I regret having to make such a suggestion but I dislike the appearance of what appears to me to be a self-serving, unreasoning stance on an inflammatory issue. Please tell me why I am wrong.

Leonard Peterson

Caroline and Len Peterson---007 Harborview Road-
Westport--CT 06880



Senator Hwang <senatorhwang@gmail.com>

Anthem ins. Hike

1 message

Jonathan Deak <jondeakhomes@gmail.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 2:30 PM

Why is this happening. It's crazy



Senator Hwang <senatorhwang@gmail.com>

insurance rate increase.

1 message

Donald Slavich <djsbee@cox.net>

Tue, Jun 27, 2017 at 1:06 PM

To: Tony.Hwang@cga.ct.gov

Your info is always great. We appreciate your due diligent looking out for Ct residents concerns. In our retirement getting more difficult to afford our medical insurance needs. Thank you for your help. Don and Elizabeth Slavich.



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

Bud Morten <budmorten@aol.com>

Tue, Jun 27, 2017 at 12:45 PM

To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>, tonyhwangct@gmail.com

Tony, How can you beat up on a private company that is trying to deal with the conditions and circumstances created by government? Bud

Sent from my iPhone

On Jun 27, 2017, at 11:18 AM, Tony Hwang <Tony.Hwang@ctsenaterepublicans.com> wrote:

State Senator Tony Hwang

CROPHwang 2017-06-14 Insurance Rate Hike
Testimony 15 of 17

Health insurer Anthem is requesting an average increase of 33.8 % for policies marketed both on and off the state exchange, Access Health CT.

Yes, 33.8 %.

Health insurer ConnectiCare has requested an average increase of 17.5 % for policies sold exclusively on the exchange.

Yes, 17.5 %.



Senator Hwang <senatorhwang@gmail.com>

No to rate hikes

1 message

Lisa Sheridan <lisasheridan@yahoo.com>
To: tony.hwang@cga.ct.gov

Tue, Jun 27, 2017 at 12:36 PM

We have Anthem and are appalled at their high percentage requests.

Thank you,
Lisa and Jim Sheridan
Sandy Hook, CT



Senator Hwang <senatorhwang@gmail.com>

Rate hikes

1 message

Nelson <nelsonkwok@aol.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 12:13 PM

These rate hikes are ABSURD!!

Nelson Kwok
Fairfield CT

Sent from my iPhone



Senator Hwang <senatorhwang@gmail.com>

rate hikes

1 message

Debbie Fay <dfay@bespeakpresentations.com>
Reply-To: dfay@bespeakpresentations.com
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 12:10 PM

Hi Tony,

Please note; I am COMPLETELY AGAINST the bills proposed by the Senate and House regarding repeal and replace. As far as rate hikes, here's what I am experiencing; as a solo-prenuer, my premiums have gone from \$435 a QUARTER with a \$1,500 deductible to almost \$900 a MONTH with a \$3,500 deductible. I am 58, taking NO meds, (thank heavens) with low blood pressure, a stable weight, etc. Under the Senate's plan I will pay MORE and MORE until I'm 65. If, God forbid, I have any kind of medical event, it could decimate our savings. (At the moment, my plan has NO cap.) Is this really how the country wants to treat its people?

I understand that the ACA needs work; I think we all do, but what is being proposed now will NOT make things better for children, seniors and those most vulnerable among us. There must be a way to bring costs down and give health care to ALL. To be the richest nation on earth and not be able to do this is a sin. How can these people look themselves in the mirror???

Best regards,

Debbie Fay

dfay@bespeakpresentations.com
bespeak presentation solutions, llc

office: 203.259.6487 cell: 203.218.1255

follow us on Facebook; **bespeak**

and twitter! **@bespeak**



Celebrating 10 years helping presenters be heard!



Senator Hwang <senatorhwang@gmail.com>

health care hikes

1 message

Leslie Riback <leslie.riback@gmail.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 27, 2017 at 12:07 PM

Not acceptable!
The state cannot afford for this to happen nor can its residents.

Leslie Riback, GRI | Previews Specialist

Coldwell Banker Riverside Residential Brokerage

☒: 472 Riverside Avenue Westport, CT 06880 |

☎: 203.227.8424 ☎: 203.858.1795 |

✉: Leslie.riback@gmail.com | www.LeslieRiback.com

"When Les is More"

images.jpe
g

Leslie Riback on Zillow

truliarevised.



Senator Hwang <senatorhwang@gmail.com>

RE: 33.8 % rate hikes?!? You can speak out...through Friday.

1 message

Rob Tarlov <ctparagon@comcast.net>

Wed, Jun 28, 2017 at 9:38 AM

To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Cc: Art Linares <Art.Linares@ctsenaterepublicans.com>

Tony,

With all of the State's other problems this not best use of the legislature's time.

This is an ACA issue. Connecticut rates increases since 2009 have been small compared to many other states, partly because we had more pre ACA mandates than most States and pre ACA guaranteed issue on small groups. Personal health insurance in Connecticut has had higher increases than group as it went from requiring evidence of insurability and preexisting conditions to guaranteed issue with no preexisting conditions.

In 2009 I wrote to Courtney and our 2 Senators. At the time I had been a CFP for 20 Years and an independent health insurance agent for 35 years. I outlined for them all that was wrong with the ACA proposals, those that were included, and those that were not. I explained the long term consequences that would doom the plan. All of those, which were fully evident to me at the time, have been realized.

You can't control the cost of insurance without controlling the cost of care, which among many things would include tort reform. Even if ACA was a better band aid, it wouldn't have mattered as it did not treat the cause of the bleeding.

The ACA plan initially controlled life insurance premiums with taxpayer dollars providing direct subsidies to the insurance companies to reimburse them for the losses that the Plan's creators knew would come. This was smoke and mirrors and when Congress stopped providing funding for those subsidies, the insurance companies needed to recover those dollars from increased premiums.

When high risk individuals are allowed to purchase insurance in any year they believe they will have a claim and then jump off the insurance after the claim, someone has to pay for that. When healthy people stay insured until they have a health issue someone has to pay for that. The penalties are so benign compared to the premiums that people would rather pay the penalty until they need the insurance. Someone needs to replace those lost premiums.

Since ACA, premiums for older insureds, like myself, have been subsidized by higher premiums for younger people causing many of them to choose not to be insured. Someone needs to replace those lost premiums. Because of this my age related subsidized premium is likely higher than it would have been without ACA.

Things that used to be considered discretionary expenses are now mandatory coverage. Someone has to pay for these expenses.

As a business owner and health insurance agent, I have seen premiums increase for clients and my business by more than 50%. At the same time the deductibles and OOPM have gone up two to three times, for some because their prior plans were no longer available and others in attempts to avoid larger premium increases.

Many of my small business owner clients, because of write-offs, have low taxable income and personally qualify for subsidies. They have cancelled their group insurance and told their employees they are on their own. In most of these small groups only 60% of the employees buy coverage with the others, usually the healthy ones paying the penalties and doing without the insurance. So in a group of 6, we go from 6 insureds paid for by the business owner, to only 4 insured, whose premiums are now heavily subsidized by the taxpayer, and 2 uninsured now paid for by the insured community in higher premiums to make up for those no longer paying.

The law limits the insurance companies' administrative costs, which includes profits, to a percentage of the premium so I don't think they are getting rich over these premium increases. The number of insurance companies in the Exchange is down to two, and if it wasn't for ConnectiCare being several days late in their notice to leave last year, we would be down to just Anthem who has left many exchanges nationwide.

While I respect your desire to fight these increases, I think with all the problems dooming this state, the legislature's resources are better used on those items you can control. If you don't fix the State's systemic problems, there will be no one left in Connecticut to pay the taxes to support those that don't. Tax revenues are leaving and the labor pool is leaving. Companies aren't only leaving because of taxes, they are leaving because the labor pool with the skills and numbers they need are no longer here. With my financial planning clients, most of the retirement plans are based on them leaving Connecticut.

Robert Tarlov

Colchester, CT



Senator Hwang <senatorhwang@gmail.com>

Health Insurance Rate Increases

1 message

Ronald Rubano <rubanoron@gmail.com>
To: Tony.Hwang@cga.ct.gov

Wed, Jun 28, 2017 at 2:38 PM

This is absolutely unforgivable! This is a question of Anthem holding the state hostage. They are one of only two competitors in the state and are monopolizing this imbalance. The State has to take the position is that enough is enough! They are forcing healthy people out of the pool because they can't afford the premiums. This put more pressure on State subsidies and insurance companies because the only folks in the pool are chronically ill and require a lot of care. Self insure the chronically through lottery money.

Open up the market to other companies; break up the healthcare monopolies. This is bad business and the insurance companies know how to play the game. It worked for long distance phone service, cable, cell phones etc. It can work here! Let CT lead the way and say you're no longer are going to allow a rigged market! Show some balls!

Ron Rubano, Veteran Agent since 2002

****Aflac "American Family Life Assurance Company" of Columbus, GA***

97 Beechwood Avenue

Trumbull CT 06611

Tel: 203.459.8752

Mobile: 203.650.5261

Fax: 866.847.1748

Email: ronald_rubano@us.aflac.com; rubanoron@gmail.com

- *Fortune 500 Company*

- *One of America's Top 100 Companies to work for.*

- *One of the country's most ethical companies.*



Senator Hwang <senatorhwang@gmail.com>

health insurance

1 message

PATRICK O'CONNOR <b5ernardo@yahoo.com>
Reply-To: PATRICK O'CONNOR <b5ernardo@yahoo.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Wed, Jun 28, 2017 at 3:23 PM

Health Care like 18% of national GDP.
With that much money sloshing around, a reasonable solution should be easy.
Start with icing out private insurance. They can't take 15% profit year after year off the top.

Single payer is the solution. duh. Even set it up on a state basis if need be. Connecticut can be an innovator if necessary.

Like every other modern economy in the world, single payer. Allow drug competition and negotiate deals with big pharma.

Cap stupid expenditures on late in life \$ million dollar life rescues of near dead people. Put money where it goes the furthest; vaccinations, early prevention etc. Get bang for the buck.

If you smoke you die. Don't "chase" solutions for people who aren't advocating for their own health.

Patrick O'Connor
11 Avalon Way
Sandy Hook CT



Senator Hwang <senatorhwang@gmail.com>

Health care

1 message

renate hendrickson <renateh3@gmail.com>

Wed, Jun 28, 2017 at 10:14 PM

To: Tony.Hwang@cga.ct.gov

What is the justification? Health is expensive for many reasons but one of them is because of Tort law

Doctors have to order many unnecessary tests because they are afraid to get sued.

Lawyers make laws to benefit them unfortunately this drives up the cost, how are insurance companies regulated?

We need more competition to drive down the cost but there are many factors in health care that need to be addressed

Give people incentives to be healthier and add extra premiums for those that don't comply with guidelines stop smoking obesity etc.

There are many addicts that manipulate the system by claiming disability and don't work driving up the cost for care



Senator Hwang <senatorhwang@gmail.com>

health insurance rate increase

1 message

dennis tortora <dentor3@hotmail.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Thu, Jun 29, 2017 at 12:54 AM

My name is Dennis. My mother is 90 years old and is receiving solely Social Security as income. As insurers know, the Social Security cost of living increase in the monthly benefit was .03%, or about a \$3 a month increase for 2017. It is appalling to hear, that once again, our health insurers find it necessary, to attempt to secretly raise the elderly's insurance rates. It is unfair and borders cruelty to take from those who neither can not defend themselves nor afford it. Even though my Mother's medical and drug costs come out as co pays, the last 3 years seen her drug co pays triple and medical at times exceeding 10 times her cost of living increase. For what? How is this new rate increase justified in the light of this? My mother as well as many others on Social Security are dying from lack while those who have more than enough seek to take more and more from those who can not afford it. Enough is enough, no more increases to our already overpaid health insurers.



Senator Hwang <senatorhwang@gmail.com>

Insurance Hikes

1 message

Elizabeth Savage <ejs1956@sbcglobal.net>

Thu, Jun 29, 2017 at 4:55 PM

To: Tony.Hwang@cga.ct.gov

We pay a lot now. Please think about what this will mean to many of your voters and families that are not able to keep up with all these bills that keep increasing. Come on legislators THINK. I feel that insurance companies are far more interested in making money for their company with all their charges they pose on the people that pay these large premiums for their health. My advice is not to be so greedy.

Sent from my iPad



Senator Hwang <senatorhwang@gmail.com>

proposed health insurance rate hikes

1 message

Bernadette Incerto <gabincerto@optonline.net>
To: Tony.Hwang@cga.ct.gov

Thu, Jun 29, 2017 at 4:59 PM

NO TO RATE HIKES!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!



Senator Hwang <senatorhwang@gmail.com>

Insurance rate increase

1 message

Kay Bowersox <angeldustus@yahoo.com>

Thu, Jun 29, 2017 at 5:14 PM

Reply-To: Kay Bowersox <angeldustus@yahoo.com>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

My husband and I are seniors. We do not want an increase in our Connecticut health insurance.

Kay Bowersox, Fairfield, Ct. 06825



Senator Hwang <senatorhwang@gmail.com>

No more rate hikes for health insurance

1 message

Kathy Hamilton <kathylhamilton@att.net>

Thu, Jun 29, 2017 at 5:37 PM

To: Tony.Hwang@cga.ct.gov

I live in Newtown CT. I am 51 years old and pay \$657 a month for health insurance for myself. This is a high deductible plan. I am a single self-employed mom supporting my two children and only receive \$432 per week in child support and alimony. There are only 2 health insurance carriers available to me. I stopped paying for dental insurance because I can't afford that too.

My car and town taxes are more than \$10,000/year. Please no more tax hikes or health insurance hikes.

STOP SPENDING. OUR TOWN IS A FISCALLY RESPONSIBLE TOWN. WHY CANT THE STATE FOLLOW SUIT. REALLY TICKED OFF AT THE GOVERNOR AND THE LEGISLATOR.

All my best,

Kathy Hamilton
REALTOR, Licensed in CT
William Raveis Real Estate
14 Church Hill Rd
Newtown, CT

Mobile: 203-417-2167
Email: Kathy.Hamilton@Raveis.com
Office: 203-426-3429



Senator Hwang <senatorhwang@gmail.com>

No to Rate Hikes

1 message

TMulrane <tmulrane@yahoo.com>

Thu, Jun 29, 2017 at 6:35 PM

Reply-To: TMulrane <tmulrane@yahoo.com>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Dear Senator Hwang:

As longtime residents of Connecticut and senior citizens we are finding it punishing to meet the increasing financial burdens imposed by the State of Connecticut, our local government, and now the health insurance industry. We believe that the request for upward of a 33.8% rate increase by the health insurance industry is not only unconscionable but also lacking in any concern for their insured clients and the citizens of our once great state.

Sincerely,

Thomas J. Mulrane and Pamela J. Mulrane
Newtown, CT



Senator Hwang <senatorhwang@gmail.com>

corrected no to rate hikes

1 message

Catherine Jennings <cwj728cat@gmail.com>
To: tony.hwang@cga.ct.gov

Thu, Jun 29, 2017 at 8:41 PM

Hi Senator Hwang,
My family and I pay a LOT of money already for our health insurance premiums. \$1200 per month with a 10K family deductible plus copays and deductibles on medication. The insurance industry is greedy.
NO to rate hikes.
We DON'T get 33% pay increases.
Catherine Jennings, Easton

Virus-free. www.avg.com



Senator Hwang <senatorhwang@gmail.com>

Rate hikes for health insurance

1 message

gherman465 <gherman465@yahoo.com>

Thu, Jun 29, 2017 at 9:15 PM

To: Tony.Hwang@cga.ct.gov

These rate increases are way too high. They are not acceptable and not affordable as well.

Gloria Herman

Sent from my Verizon, Samsung Galaxy smartphone



Senator Hwang <senatorhwang@gmail.com>

Health insurance rate increases

1 message

Michele McLeod <rainbowsendfrm1@aol.com>
To: Tony.Hwang@cga.ct.gov

Thu, Jun 29, 2017 at 10:51 PM

Senator Hwang,

The proposed increases in health insurance rates will raise my monthly rate from \$520 in 2016 to \$650 in 2017 to ? \$1000/month in 2018? This will be 1/3 of my monthly income. If rates are allowed to increase at this rate, I will discontinue health insurance and take my changes.

Sincerely,

Michele McLeod
Sandy Hook, CT



Senator Hwang <senatorhwang@gmail.com>

33.8% health insurance hike

1 message

Ellen Jacob <dancingusa@optonline.net>

Fri, Jun 30, 2017 at 8:53 AM

To: Tony.Hwang@cga.ct.gov, "Rep. Kupchick, Brenda" <brenda.kupchick@cga.ct.gov>

June 30, 2017

Dear State Senator Tony Hwang and Representative Kupchick:

Thank you for this opportunity to comment on the proposed 33.8% health insurance rate hikes. It seems our state is on an economic suicide mission, losing taxpaying residents and businesses to states with lower taxes and cost of living, along with more employment opportunities. There is no end in sight.

Please stop the bleeding now, put a stop to these health insurance increases, already unsustainable.

Ellen Jacob & Family
Fairfield, CT



Senator Hwang <senatorhwang@gmail.com>

No to rate hikes

1 message

Arija Retsema <spiderwort3rd@icloud.com>
To: Tony.Hwang@ctsenaterepublicans.com

Fri, Jun 30, 2017 at 9:46 AM

Arija Retsema Stonington CT

Sent from my iPad



RICHARD BLUMENTHAL
UNITED STATES SENATOR

June 30, 2017

The Honorable Katherine Wade, Commissioner
Insurance Department
153 Market Street
Hartford, Connecticut 06103

Re: Rate Docket LH 17-70 and LH 17-71

Dear Commissioner Wade,

I write to comment on Docket Number LH 17-70, Anthem Health Plans and Docket Number LH 17-71, ConnectiCare Benefits Inc. The average proposed rate increase for Anthem is 33.8% and ConnectiCare is 17.5%. Such rate increases are excessive and unaffordable and should be rejected, reduced or delayed.

Actions by the Trump Administration and Congressional Republicans to dismantle and disrupt the health insurance market bear the primary responsibility for the skyrocketing insurance premiums in these rate cases by causing insurers to withdraw from the Connecticut – and other – insurance exchanges and creating an extremely untenable and unpredictable insurance market.

Over and over again, health insurers have pressed for stable insurance markets on which they could more accurately predict risk and more broadly spread the health care costs over a large population of insureds. Under the Affordable Care Act, the health insurance markets were beginning to mature and stabilize only to have the newly elected Administration and Congressional Republican majorities undermine the markets by not guaranteeing reinsurance funding, failing to take steps to ensure young and healthy insureds participate in the market and threatening to completely abandon the Affordable Care Act health insurance infrastructure without an adequately stable alternative.

Given the unpredictability of the current situation, the Insurance Department should seriously consider steps to prevent a locking in of rates at this time pending Congressional resolution on this issue or some other stopgap measure.

Indeed, in Anthem's filing, the company indicated that while they assumed the cost sharing reduction subsidies would continue – as required by the Insurance Department guidance – it noted that the continuation of that funding is uncertain, adding “more unpredictability to the rate process” and “compromising the ability to set adequate rates responsibly”. Further, Anthem

noted that its rates would increase by up to 20% if the individual mandate is repealed and while its rates assume the mandate will stay, it noted that premiums are increasing in part due to the 'individual mandate penalty that continues to be far less than the cost of coverage for most individuals.'"

ConnectiCare also noted similar apprehension regarding the predictability of the marketplace next year. In particular, noting that while the individual mandate may be enforced, the "mandate is weakened somewhat due to a perception that it is not in effect or not being fully enforced."

Similar concerns have been expressed by insurers in Maryland, Tennessee and other states. A report from the Center for American Progress indicates that raising rates between 8.5% to 17% to account for even a possibility that the Trump Administration will continue to undermine the insurance mandate and cost sharing reduction subsidies would cause the average annual premium to increase in excess of \$400 to \$900. And, this increase would be exclusive of any rate increase due to medical cost inflation.

Further, the Insurance Department should review these incredibly high rates very carefully, challenging the underlying assumption of future health care costs and claims because simply, consumers, already struggling to make ends meet, cannot afford double digit increases in their health insurance premium.

To date, the record contains unanimous opposition to proposed rate increases, citing their impact on already stretched personal finances with some commentators noting that about 20% of their increase pays for health insurance and that in some instances premiums would account for 60% of income. With many premiums rising to over \$1,000 per month for some family policies, insureds are finding it very difficult to make ends meet.

The Insurance Department must review the underlying assumptions critically and carefully especially given the wide variation of assumptions and experiences between Anthem and ConnectiCare on medical expenses trends, morbidity and other factors.

Therefore, I reiterate my strong recommendation that the Insurance Department reject, reduce or delay these unaffordable increases in health insurance for tens of thousands of Connecticut consumers.

Sincerely,



Richard Blumenthal
United States Senator



SENATOR TONY HWANG
TWENTY-EIGHTH SENATE DISTRICT

LEGISLATIVE OFFICE BUILDING
300 CAPITOL AVENUE, SUITE 3400
HARTFORD, CONNECTICUT 06106-1591

Capitol: (800) 842-1421
E-Mail: Tony.Hwang@cga.ct.gov
Website: www.SenatorHwang.com

State of Connecticut
SENATE

**ASSISTANT SENATE REPUBLICAN
MAJORITY LEADER
CO-CHAIR
HOUSING COMMITTEE
VICE-CHAIR
AGING COMMITTEE
ENERGY & TECHNOLOGY COMMITTEE
MEMBER
JUDICIARY COMMITTEE
PLANNING & DEVELOPMENT COMMITTEE**

Good afternoon.

I am State Sen. Tony Hwang.

I am here, on behalf of my constituents and residents throughout Connecticut, to formally - and strenuously - object to the proposed double digit health insurance rate hikes.

Some of you may recall that I stood before you - right here in this very spot - last summer.

I was here to express the same objections to the outrageous double digit rate hikes that I am repeating today.

The people I represent are sick and tired of the roller coaster ride of rate hikes and they want to get off.

They - and I - feel this entire process lacks transparency and predictability.

To inject that transparency, I plan to introduce legislation requiring public hearings for rate hikes in excess of 10%.

I also want to show you the emails I have received from so many ratepayers who are against these unaffordable rate hikes.

They feel this is a rigged game.

They feel this is a David vs. Goliath battle.

They doubt their voices are being heard in Hartford.

They could not attend today's hearing.

They live in Easton, Fairfield, Newtown, Wilton and Weston - and they are busy working today.

In the future, I hope these hearings could be held at a more convenient time and place.

Today, I strongly urge each of you to reject these unaffordable and outrageous rate hikes.

And lowering a proposed 38 % hike to 19 % is no victory for consumers.

The people of Connecticut have seen rates spike by more than 100 % in recent years.

They are tapped out.

They are fed up.

They - and I, once again - hope that you will listen and take action.



Senator Hwang <senatorhwang@gmail.com>

Health Insurance

1 message

Michele McLeod <rainbowsendfrm1@aol.com>

Wed, Jun 14, 2017 at 8:54 AM

To: Tony.Hwang@cga.ct.gov

My out-of-pocket monthly premium went from \$520 to \$650 from last year to this year. I have a \$6,000 deductible in addition. If there is a hike in insurance rates as being discussed, I will no longer be able to afford the cost. It will take almost a third of my monthly income. Outrageous.

Sincerely

Michele McLeod



Senator Hwang <senatorhwang@gmail.com>

insurance increases

1 message

Jill <jillspt@aol.com>
To: Tony.Hwang@cga.ct.gov

Tue, Jun 13, 2017 at 5:51 PM

Just don't let it happen. My long term health care premiums have soared.

Jill Kelly
William Pitt Sotheby's International Realty
251 Main Street, Southport, CT 06890
(O) 203-255-9900
(C) 203-257-9844



Senator Hwang <senatorhwang@gmail.com>

Fwd: 33.8 % rate hikes?!? You can speak out.

1 message

Michael Riffice <amriffice@optonline.net>

Tue, Jun 13, 2017 at 4:51 PM

To: Tony.Hwang@cga.ct.gov

Cc: Ann and Mike Riffice <amriffice@optonline.net>

Mr. Hwang-

My name is Michael Riffice and my wife, Ann, and our three children have been residents of Fairfield since 2004. Prior to that, we lived in London for 8 years so I have personal experience with universal, government provided, healthcare. I am absolutely livid about the huge rate increases that these firms have asked for and have responded to your email call to action. I have gone to the CT state site and commented. If that rate rise is approved...i won't be able to provide healthcare for my family. That should not be a choice i should have to face...

Regards,
Mike Riffice

Begin forwarded message:

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Subject: 33.8 % rate hikes?!? You can speak out.

Date: June 12, 2017 at 09:16:16 EDT

To: amriffice@optonline.net

Reply-To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

State Senator Tony Hwang

The state Insurance Department will hold hearings June 14 on requested double-digit rate increases for health insurers Anthem Health Plans and ConnectiCare Benefits Inc.

Anthem is requesting an average increase of 33.8 percent for policies marketed both on and off the state exchange, Access Health CT.

ConnectiCare has requested an average increase of 17.5 percent for policies sold exclusively on the exchange.

33.8 percent?!?

17.5 percent?!?

Here's how YOU can join ME in speaking out.



Senator Hwang <senatorhwang@gmail.com>

Insurance premium increases

1 message

Sue Roer <sueroer@hotmail.com>

Tue, Jun 13, 2017 at 4:00 PM

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>, "Brenda.Kupchick@housegop.ct.gov" <Brenda.Kupchick@housegop.ct.gov>

Dear Mr. Hwang,

Uncertainty over the federal healthcare bill is driving the premium increase requests. I ask that you contact your party in Washington and ask them to open up the healthcare hearings, and televise them, so that we can all see what the doctors, hospitals, insurers, pharmaceutical companies and most importantly the public, think. I especially want to hear from women and those dealing with catastrophic illness in the family. I firmly believe that under the existing system and the current republican proposal we are all only one illness away from bankruptcy regardless of how much we have saved. Until this conversation occurs and we face all our differing concerns, we will not seriously be able to negotiate compromises and institute cost cutting measures, therefore premiums will continue to rise or insurance will be unavailable as insurers exit the market. Thank you for your attention.

Sue Roer
203-334-9031



Senator Hwang <senatorhwang@gmail.com>

insurance rate increases

1 message

Bill Keough <bill@keoughs.com>

Tue, Jun 13, 2017 at 3:44 PM

To: Tony.Hwang@cga.ct.gov

Dear Senator Hwang,

I just renewed my group health insurance for my company. It is very frustrating that each year the increases are double digit and we are getting less coverage and higher deductibles. I have to get creative to figure out ways to control the costs to my company and my employees. Raising the deductible and reducing coverage is the only way to keep costs down. However this only works if my team is healthy and does not have any major tests or procedures done.

This year we looked at all our options with our broker and could not find a better option to renewing with Anthem. Effective July 1st our increase with Anthem Blue Cross Blue Shield is 19%. There has to be a better way. As a small business I want to take care of my team by providing affordable health insurance.

Please let those who can help us know that we can't continue to absorb these unjustified increases and high deductibles.

Thank you for your time.

Sincerely,

Bill Keough

Bill Keough

President and owner

Keough's Paint and Hardware

1 Ethan Allen Highway
Ridgefield CT 06877

203-544-8379

Keough's Paint and Hardware

907 High Ridge Road



Senator Hwang <senatorhwang@gmail.com>

Response to Heath Insurance Rate Increases

1 message

Peter Arakelian <krikor2446@yahoo.com>

Tue, Jun 13, 2017 at 3:19 PM

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Dear Sir,

My over 60 family member was impacted by rate increases this year and I am applied at the increases being requested for 2018. Residents will drop out of plans and go without insurance, become sicker and present themselves unable to pay for care they receive. I think Obamacare did what it intended to do and might have been a platform on which to build but legislators did not act to improve it or provide insurance companies an incentive to provide a mutual benefit. Personally, I think insurance companies would prefer to drop health insurance altogether but are otherwise making it worth their while or recovering what they claim they lost in past years. They are doing it because they can and continue to go unchallenged.

I have heard a lot of rhetoric about how regulators are driving health care costs down but little is done to prevent exorbitant premium increases. Perhaps there are imbalances in State employee benefits to share but these premium benefits may offset lower salaries when compared with industry.

I heard a remark that nothing changes in Connecticut. Are there sufficient laws in place that give our state regulators power to scale back increases? Our Governor acted to keep the insurance industry in our state but there should be some mutual benefit for having them stay here. Perhaps increased competition from foreign insurance markets is possible?

I do not think the proposed American Health Care Act is a solution especially while decisions are being made without adequate demographics and budget estimates to support it.

Thank you for listening to my comments and suggestions. I think folks are otherwise at a loss for what to ask our representatives to do.

Sincerely,

Peter G. Arakelian
New Canaan



Senator Hwang <senatorhwang@gmail.com>

RE: (Listen) 38.8 % CT health insurance premium hikes??? Unacceptable!

1 message

Carol Langeland <clangela@optonline.net>
To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Tue, Jun 13, 2017 at 2:06 PM

I am currently a member of Connecticare through the Exchange.

I am divorced and pay my own premiums – I have the highest deductible of \$7000 to keep my premiums below \$500 per month. (I am at \$484). I am real estate agent and therefore considered an independent contractor, not an employee of my broker. It is difficult to make a significant income as a new agent and therefore I am relying on my alimony, which will be over in a few years.

It is very sad to me that because I am healthy, I am not rewarded but instead must carry the financial “burden” of those who are not healthy with my health care insurance company. That is basically what I was told.

Please fight to NOT allow CT insurance companies to make this increase. They can find ways in their own organization to cut costs rather than make such a ridiculous increase. Inflation rates are what, 3%?

If they raise the rates to those ridiculous levels, many more healthy like myself will simply drop out. This will snowball their problem for next year. And what does that say to America – more healthy people not insured.

They need to find means other than raising prices to fatten their profit margins.

It is very sad that I have to consider leaving a job I trained and loved in favor of a state employee or other job simply for the health care benefits. What does that say about our system? We should be on the government doll in order support ourselves with benefits???

Independent contractors like RE agents don't have a union to put pressure so we must ask our leaders like you to carry our voice.

Thanks Senator Hwang.

Carol Langeland

From: Tony Hwang [mailto:Tony.Hwang@ctsenaterepublicans.com]
Sent: Tuesday, June 13, 2017 1:35 PM



Senator Hwang <senatorhwang@gmail.com>

(no subject)

1 message

Charles Ormsby <ccormsby@verizon.net>

Mon, Jun 12, 2017 at 7:11 PM

To: Tony.Hwang@cga.ct.gov

33% per year is not bad for socialized medicine. What do you expect when consumer appetites for medical services are not restrained by costs?

Try getting medical services in Venezuela ... or bread for that matter.

Charles Ormsby
ccormsby@verizon.net



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out.

1 message

PATRICK O'CONNOR <b5ernardo@yahoo.com>
Reply-To: PATRICK O'CONNOR <b5ernardo@yahoo.com>
To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Mon, Jun 12, 2017 at 3:50 PM

single payer

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>
To: B5ERNARDO@YAHOO.com
Sent: Monday, June 12, 2017 9:16 AM
Subject: 33.8 % rate hikes?!? You can speak out.

State Senator Tony Hwang

The state Insurance Department will hold hearings June 14 on requested double-digit rate increases for health insurers Anthem Health Plans and ConnectiCare Benefits Inc.

Anthem is requesting an average increase of 33.8 percent for policies marketed both on and off the state exchange, Access Health CT.

ConnectiCare has requested an average increase of 17.5 percent for policies sold exclusively on the exchange.

33.8 percent?!?

17.5 percent?!?

Here's how YOU can join ME in speaking out.

1. Members of the public can provide online comment for each rate filing through close of business July 1.
2. The online comment section at www.ct.gov/cid can be accessed by clicking on the individual rate filing. All written comments will be posted on the Connecticut Insurance Department website.
3. You may also send me your comments at Tony.Hwang@cga.ct.gov.
4. Please spread the word about these hearings to other concerned ratepayers!



Senator Hwang <senatorhwang@gmail.com>

insurance

1 message

Jordan Lustig <jlustig@beckerzowine.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Mon, Jun 12, 2017 at 11:16 AM

As I wrote you previously , I believe this is an attempt to influence the congressmen and citizens to back Trumps desire to defeat Obamacare, particularly pre existing condition coverage. Isn't that the purpose of insurance to help spread the risk. Think of all the people with pre existing conditions no matter what they are. Think ,for example, of all the endocrine problem people have like diabetes.

JORDAN R. LUSTIG

Law Offices of Becker & Zowine LLC

3296 Main Street

Bridgeport, CT 06606

203-374-1173

203-371-0498 (fax)

THIS ELECTRONIC MESSAGE CONTAINS INFORMATION FROM THE LAW OFFICE OF BECKER & ZOWINE LLC, WHICH MAY BE CONFIDENTIAL, PRIVILEGED OR OTHERWISE PROTECTED FROM DISCLOSURE. THIS INFORMATION IS INTENDED TO BE USED SOLELY BY THE RECEIPT(S) NAMED. IF YOU ARE NOT AN INTENDED RECEIPT, BE AWARE THAT ANY REVIEW, DISCLOSURE, COPYING, DISTRIBUTION, OR USE OF THIS TRANSMISSION OR ITS CONTENTS IS STRICTLY PROHIBITED. IF YOU HAVE ANY QUESTIONS OR HAVE RECEIVED THIS TRANSMISSION IN ERROR, PLEASE NOTIFY OUR OFFICE IMMEDIATELY OR AT THE REPLY EMAIL ADDRESS AND DELETE THIS MESSAGE. THANK YOU FOR YOUR COOPERATION.



Senator Hwang <senatorhwang@gmail.com>

Health Insurance rate hikes

1 message

Paul Kueffner <psk125@optonline.net>

Mon, Jun 12, 2017 at 11:12 AM

To: Tony.Hwang@cga.ct.gov

Hi Tony-

Thank you for your recent email about proposed hikes for health insurance in Connecticut. It is hard to believe that their costs have gone up so much (30 + %???) in just a year or that their number-crunching is that far off year over year to require such a hefty increase. Maybe they are paying their upper echelons too much? Maybe they are spending money on advertising that would be better spent on policyholders? I have absolutely no say in what insurance company my employer chooses. Neither do other employees at companies throughout Connecticut. Yet there are mailings, TV and radio ads touting this or that insurance company. They could target the corporate decision makers much better and reduce their costs that way, instead of making policyholders pay for something none of them wants or needs.

Best regards,
Paul Kueffner
125 Carriage Drive
Southport CT



Senator Hwang <senatorhwang@gmail.com>

Excessive health insurance rate hikes

1 message

Claudio Fratarcangeli <claudiofr@yahoo.com>

Mon, Jun 12, 2017 at 11:04 AM

Reply-To: Claudio Fratarcangeli <claudiofr@yahoo.com>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

I have been self employed as a software consultant for 27 years and have struggled with obtaining health insurance.

Before obamacare I had been denied on numerous occasions because of pre-existing conditions. Ultimately I was fortunate enough to actually get insurance.

I really don't understand why we allow insurance companies to charge different rates for medium to large companies versus small groups or individuals.

We have laws that prohibit retailers from charging differently for other types of products depending upon the circumstances of the purchaser, so why do we allow it with insurance.

Why don't we simply pass a law requiring community pricing for health insurance throughout the state with no differences between large group and individual policies.

As far as discounting is concerned, why should a group of individuals employed in the same large company be treated more favorably than a group of individuals buying individual insurance?

As far as pre-existing conditions are concerned we could eliminate the problem of people gaming the system by waiting until they are sick to get insurance by allowing insurance companies to charge much more for people with pre-existing conditions, if they did not have continuous prior coverage for at least 5 years or so.

I really don't understand why politicians can't use common sense to solve important problems.



Senator Hwang <senatorhwang@gmail.com>

rate hike....YIKES

1 message

AnnMarie Voccola <amv201@icloud.com>

Mon, Jun 12, 2017 at 10:46 AM

To: "tony.hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Cc: AnnMarie Voccola <amv201@mac.com>

Hi Tony, I listened to you again this morn on WICC. Thank you in advance for your time and service to help all of us. You are excellent, sincere and dedicated. Please let them know that MOST of us can NOT afford the increase(s). Whether you are an individual or a small company that offers insurance, the increase will continue to create a financial hardship. Health insurance is also being micromanaged at the doctor offices. It is difficult for the doctors to "justify" even routine tests these days because of the cost to the patient. There are a myriad of test or scans that are either not covered or only partially covered (pymt wise) under certain policies.

Healthcare coverage should be Fair for everyone. To quote the "media: the rest of us want the same healthcare coverage that Congress, Senators, etc are privy to." Why such a dichotomy?

Long gone should be the days from the Titanic, where the wealthy were rescued and the poor were left to drown, simply because they were not "first class". If possible, we need to find a way to help level the playing field and allow us to be healthy enough to "Play" in the same field. ok, thanks for listening Tony. Good luck on July 1st.



Senator Hwang <senatorhwang@gmail.com>

Insurance Rate Hikes

1 message

Susan E. Lockwood <susan@lockwoodarchitects.com>
To: Tony.Hwang@cga.ct.gov

Mon, Jun 12, 2017 at 9:51 AM

Senator Hwang:

In response to your email this morning regarding the proposed increase in health care premiums.

A quick overview of my insurance premiums with Anthem Bluecross Blue Shield. Each year I selected the least expensive plan available to me.

PREMIUM:

2010	\$214.68	0%
2011	\$214.68	0%
2012	\$223.06	4%
2013	\$251.16	11%
2014	\$396.75 (Purchased through CT Exchange)	37%
2015	\$390.19 (Changed back to purchasing directly from Anthem)	
2016	\$435.68	10%
2017	\$609.12	28%

A 33.8% increase is a significant increase if looked at in isolation. When considering the cost of my premiums prior to the Health Care Act, it is absurd.

I should note that my current plan provides me with a \$17,100 out-of-network deductible with a \$19,650 out of pocket maximum. Incidentally, the hospitals closest to my house are predominantly out of network. For \$609.12 a month I am receiving very little health care each year. This is a tax, at best.

Best,



Senator Hwang <senatorhwang@gmail.com>

Health Care Insurance rate increase requests.

1 message

Andrew Woods <PoliceCaptain@msn.com>
To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Mon, Jun 12, 2017 at 9:32 AM

Insurance costs continue to spiral out of control. What can be done to reign in the costs? Individuals, companies and state employees cannot afford the rampant increases in insurance costs. Retirees cannot afford the increases!



Senator Hwang <senatorhwang@gmail.com>

RE: 33.8 % rate hikes?!? You can speak out.

1 message

Dan <dan.pengue@gmail.com>

Mon, Jun 12, 2017 at 9:31 AM

To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Again, without having been through the numbers and analyses, I can't tell if these increases are or are not appropriate. I'm curious as to how you concluded they are overcharging? Please send me your data and analyses?

I totally agree that the size of the increase is beyond huge! Your email concludes (without providing even one piece of data!) that the insurance companies are gouging. I'd like to go through your analysis. Give me a call and we can set something up. Thanks.

Dan Pengue

203 561 9019.

From: Tony Hwang [mailto:Tony.Hwang@ctsenaterepublicans.com]

Sent: Monday, June 12, 2017 9:16 AM

To: dan.pengue@gmail.com

Subject: 33.8 % rate hikes?!? You can speak out.

State Senator Tony Hwang

The state Insurance Department will hold hearings June 14 on requested double-digit rate increases for health insurers Anthem Health Plans and ConnectiCare Benefits Inc.

Anthem is requesting an average increase of 33.8 percent for policies marketed both on and off the state exchange, Access Health CT.



Senator Hwang <senatorhwang@gmail.com>

Re: 33.8 % rate hikes?!? You can speak out.

1 message

TERENCE L TYLER <terence_l_tyler@sbcglobal.net>
Reply-To: **TERENCE L TYLER** <terence_l_tyler@sbcglobal.net>
To: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>

Mon, Jun 12, 2017 at 9:23 AM

outrageous. the healthcare system is broken!

Terry Tyler
The Devsten Company
203-984-3876
Creative ideas generated
Problems solved
Pain and fear eased

From: Tony Hwang <Tony.Hwang@ctsenaterepublicans.com>
To: terence_l_tyler@sbcglobal.net
Sent: Monday, June 12, 2017 9:16 AM
Subject: 33.8 % rate hikes?!? You can speak out.

State Senator Tony Hwang

The state Insurance Department will hold hearings June 14 on requested double-digit rate increases for health insurers Anthem Health Plans and ConnectiCare Benefits Inc.



Senator Hwang <senatorhwang@gmail.com>

Small Group Health Insurance

1 message

Claudio Fratarcangeli <claudiofr@yahoo.com>

Thu, Mar 23, 2017 at 4:16 PM

Reply-To: Claudio Fratarcangeli <claudiofr@yahoo.com>

To: Brenda Kupchick <brenda.kupchick@cga.ct.gov>, Tony Hwang <tony.hwang@ctsenaterepublicans.com>

I have been self employed for 27 years and have struggled to get individual health insurance for me and my family because of pre-existing conditions prior to the Affordable Care Act. For this reason, despite its flaws which are inevitable with any piece of major legislation that tries to solve a complex problem, I consider it the single most beneficial and important piece of legislation enacted in my life time. I just wish that politicians in washington would stop playing games and work on fixing its flaws rather than this partison and nonsensical repeal and replace.

As an alternative to the individual market I looked into the group market and found out that I am not eligible to get group health insurance in connecticut because I must have at least 2 employees.

Is this a Connecticut rule or a federal one? If it is at the state level, I would like to request that you do whatever is possible to allow groups of 1 for purposes of group health insurance in our state.

Regards,
Claudio Fratarcangeli
125 Patrick Drive
Fairfield 06824

Testimony at the Anthem Rate Increase Hearing on June 14, 2017 at the Connecticut Department of Insurance, ~~Street~~, Hartford, CT

Good morning everyone I'm Angie deMello, a resident of Stratford, CT, a Health Insurance Broker, and small business owner for 25+ years ^{THE STRATEGIES GROUP} I am also a leader with CONECT – Congregations Organized for a New Connecticut I serve on their Strategy Team and am a Co-Chair for their HealthCare Platform Team Thank you for the opportunity to speak at this hearing

This hearing represents the fourth year in a row that the Department of Insurance has held rate increase hearings -- while this is a good and an important step towards transparency and public confidence in the process, it also means that for four years in a row insurance companies have asked for increases of 10% or greater here in CT We know, however, that family incomes have NOT been increasing anywhere near this rate, if at all

This year, due to the volatile debate in Washington, there is a great deal of uncertainty about the future of the Affordable Care Act and Medicaid This uncertainty means that a hearing this early in the summer is particularly difficult both for companies and consumers to give accurate projections and make informed comments and questions We urge the Department to consider a recess in these hearings after today, rather than adjourn them, and to resume them in the late summer or early fall, so the companies can give the public and the Department of Insurance the most accurate data and that more of the public can participate in the process when the implications are more clear

Lastly, as CONECT and others have noted in previous years, we urge the Department to hold future hearings at more convenient times and locations for public participation Evening sessions at community locations would be much more conducive for public participation We know this may not be as easy for your staff or for the companies themselves, but we believe this should not be the primary consideration Due the early date and time and location of this hearing, this year it seems we have the lowest public participation of the last four years This could be easily remedied if the Department prioritized evening hearings Again, thank you for the opportunity to speak today and for giving my testimony your consideration Namaste!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Friday, June 16, 2017 2:49:30 PM

Our health insurance premiums and deductibles have more than doubled since 2012. Say “No” to Anthem and Connecticare rate increase requests!

Date: June 16, 2017

To: Connecticut Insurance Department

From: Fred Israel, Electrical Engineer, Small Business Owner and Alyssa Israel, Public Health Consultant, 679 Rowland Road, Fairfield, CT 06824

Year	Pre-Obamacare Plan	Deduct	Monthly	Yearly	%increase
2012	Anthem BC/BS HSA	\$8,000	\$339	\$4,068	N/A
2013	Anthem BC/BS HSA	\$8,000	\$382	\$4,584	11%
2014	Anthem BC/BS HSA	\$8,000	\$398	\$4,776	4%
Obamacare CT Exchange Plan					
2015	Connecticare Bronze HSA	\$16,000	\$629	\$7,548	58%
2016	Connecticare Bronze HSA	\$16,000	\$669	\$8,028	6%
2017	Connecticare Bronze HSA	\$18,400	\$893	\$10,716	33%

- As you can see, our premiums and deductible have more than doubled since 2012. We do not qualify for subsidies and this is the cheapest plan we could find.
- As small business owners, we cannot afford these extremely high and unanticipated health insurance rate increases.
- Our incomes certainly do not increase by 17.5% or 33% each year, the rate hikes requested by Connecticare and Anthem respectively. Therefore, our health insurance should not increase by this much either.
- We definitely do not earn multi-million dollar salaries like the CEOs of Anthem and Connecticare or have the ability to give ourselves a 21% salary hike. <http://nypost.com/2017/03/20/anthem-ceos-3m-salary-hike-draws-criticism-from-wall-street/>. <http://c-hit.org/2013/06/10/top-execs-at-big-five-health-insurers-each-pull-in-millions/>

Please say “No” to Anthem and Connecticare rate increase requests! They are totally unfair and unaffordable.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Tuesday, June 13, 2017 12:00:42 PM

I have had Connecticare Insurance from the excahnge, and anticipate having a Connecticare plan next year, if one is available. I think this Company has been very good to Connecticut and to the consumers to stay in the market, even though they did not get the increase they feel they needed last year's request. I think Connecticare should substantially be given their increase, perhaps 15% increase. I do not want to lose this coverage, I think they have been very fair in an extremely risky situation for the insurer, especially for a smaller company like Connecticare.

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Monday, June 12, 2017 12:54:32 PM

This is disgraceful. We cannot afford these rate hikes. You should be ashamed of yourselves.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Monday, June 12, 2017 9:30:24 AM

Insurance costs continue to spiral out of control. What can be done to reign in the costs? Individuals, companies and state employees can not afford the rampant increases in insurance costs.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - File Number: 201702746
Date: Friday, June 16, 2017 5:13:46 PM

We are thankful for our insurance coverage with ConnectiCare on the Exchange. We are disgusted with what the President and the House in Congress has done and are vehemently opposed to the Republican health plan. We have had good coverage these past few years and are hoping it will continue with the same affordable rates that we have paid in the past. Being 60+ in age, yet too young for Medicare, we are in the age bracket that will be hit hardest by the new health bill should it pass the Senate. We are dependent on the monthly subsidy to afford insurance. Please keep this in mind and do not raise your rates too much or we may be unable to afford insurance coverage. Please don't make the consumer pay for the wrong decisions our government is making! Fight them, not the people who need affordable coverage.

From: Harris, Av [<mailto:Av.Harris@Bridgeportct.gov>]

Sent: Monday, July 3, 2017 5:32 PM

To: insurance, cid <insurance@ct.gov>

Subject: Comment from Bridgeport Mayor Joe Ganim on proposed Anthem and Connecticare premium increases

Below is public commentary from Bridgeport Mayor Joe Ganim regarding the proposed insurance premium increases for anthem in Connecticare.

To the members of the state health insurance commission:

As Mayor of Connecticut's largest city, I strongly urge this commission to reject the proposed double digit insurance rate hikes sought by Anthem Blue Cross and Blue Shield and Connecticare. This will negatively impact more than 270,000 families in Connecticut -- nearly 10% of our population.

There are many Connecticut families -- including many in my city and the surrounding area -- who live paycheck to paycheck. Any slight increase in monthly expenses could mean the difference between going without health insurance or going without groceries or electricity.

We do know that there has been some instability in the health insurance marketplace not only in Connecticut but elsewhere in the country with the changeover to a federal administration and Congress who have stated their unequivocal desire to dismantle the universal coverage set up through the Affordable Care Act under President Obama.

But whatever instability has been created, it is due to artificially manufactured political circumstances, not real changes to cost of delivering quality care. In fact, insurance carriers such as Anthem and Connecticare are still highly profitable. There seems to have been a strategic decision on their part to take advantage of the political paralysis in Congress on health care to cite alleged 'instability in the marketplace' to increase their own profitability by proposing these drastic rate hikes.

Rate hikes of 33.8% or 17.9% can in no way be justified by either Anthem or Connecticare, other than as a means to increase executive compensation or else as a prelude to withdrawing from Access Health CT, the federal health care exchange in Connecticut set up under the Affordable Care Act.

Increasing health insurance rates so sharply on Connecticut families will ultimately price some consumers out of the market -- leaving fewer and fewer options for quality, affordable health coverage. It will result in a substantial increase in the uninsured population, and as study after study have shown, a higher uninsured population means higher insurance premiums for all consumers.

This is the wrong direction for the Connecticut health insurance market at the wrong time -- what we need is patient, steady, prudent leadership at the corporate level to help our political leaders stabilize the Obamacare health insurance exchanges nationwide. We need to figure out how to sign up more consumers for coverage, not less.

The health insurance industry needs to continue to be a partner with states and the federal government to insure a steady stream of consumers for the health exchanges who can actually pay their bills. Keeping insurance premiums as low as possible will also result in greater profits for insurers through an expansion of their customer base.

There may be concerns on the part of the health insurance industry that are real. Then the commission should hear them. But jacking up premiums on consumers every time there are complications in the politics surrounding health care is not the answer. Hard working Connecticut families who are struggling to pay many bills are not a cash cow for the insurance industry. Consumers are not an endless source of revenue and in fact that well has run dry for many. At the same time, health insurance executives enjoy the privileges of luxury, all paid for by the premiums from hard earned dollars of those less fortunate. Enough is enough. I urge the commissioners to reject these proposed rate hikes and send the insurers back to the drawing board to find a new way to stabilize universal health coverage in CT.

Joe Ganim
Mayor of Bridgeport

Av Harris
Director of Legislative Affairs/Public Policy
City of Bridgeport
203-814-7992
av.harris@bridgeportct.gov